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Auto Insurance Basics

Many of us never think about [auto insurance](#). We're conditioned to buy auto insurance as we're conditioned to pay our water bill. However, there are some that don't feel that the expense of [auto insurance](#) is necessary.

Consider the scenario of a motorist without auto insurance. She's at fault for a car accident and is unable to work. She's liable for her own medical bills, the other party's bills, and for property damage. Without auto insurance, all the money comes out of her pocket. Unless your last name is Trump or Gates, auto insurance is a must.

Auto insurance premiums can be expensive, going into the thousands of dollars per year. One way to make [auto insurance affordable](#) is to see if the auto insurance company can break up your premium into monthly payments. Normally, you would fork over an initial down payment, and then pay your auto insurance premium over several months. Be aware, though, that some auto insurance companies will charge an extra fee for that service. If at all possible, pay your auto insurance premiums at least semi-annually.

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